George Baumbach

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		EXIE	nor-only in	ispection	Residential Appr	aisarneport	File	# 34474	581	
The purpose of this summ	ary appraisal report	t is to pro	vide the lender/o	client with an	accurate, and adequat	ely supported, opi	inion of the	market value		ject property.
Property Address 10450	W Virginia Ave	,			City Lakewood	d	Sta	e CO	Zip Code 8	0226
10100	operties 2018 L		Connie Owner o	of Public Record	Eunonoo	operties 2018	LLC/Lair Col		. 0	0220
Outamount 1	007/0008 Block	,				operties 2010	LLO/Laii	Jellel	3011	
2011 0	905Alt4916114		Inon neights	0120.0014	Tax Year 2022		R.E	. Taxes \$	2,034	
000	nnon Heights	000			LOLL	PGM: 281		2	0117.08	
Occupant 🗙 Owner	Tenant Vacar	nt	Special	Assessments \$	0				peryear [per month
Property Rights Appraised	Fee Simple	Leasehold		(describe)	0] J [P =
	chase Transaction		nce Transaction	X Other	(describe) Servicin	a				
Lender/Client Wedgew			Add		5 Manhattan Beach		0 Podondo	Pagab CA	00070	
Is the subject property currently off		en offered for sale		s prior to the effect	tive date of this appraisal?	Divu, Suite Tu			Yes X No	
Report data source(s) used, offering				Assessor/M						
			Jenerson	13363301/11	enonsi					
I did did not analyze	the contract for sale for	the subject nure	hase transaction Evo	alain the results of	the analysis of the contract for	sale or why the analys	is was not			
performed.						sale of why are analys				
periorita										
Contract Price \$	Date of Contrac	t	Is the	property seller the	owner of public record?	Yes	No Data	Source(s)		
Is there any financial assistance (lo							No bata	500100(0)		/es 🗌 No
Contract Price \$ Is there any financial assistance (lo If Yes, report the total dollar amoun	-	-	npayment assistance,	, cic.) to be paid t	by any party on bonan or the be	inowci :				
		to be paid.								
Note: Race and the racial compose	ition of the pointhe-bo	od are not anot	aieal factore							
	•	ou are not appri	aiodi iduluis.	0	Unit Housing Tree de		One H-1	Housing	Densert	and lies %
-	od Characteristics	Durel	Despertu Matura		Unit Housing Trends	Deelisiss	One-Unit			Land Use %
	<u> </u>	Rural	Property Values	Increasing		Declining	PRICE	AGE	One-Unit	95 %
Built-Up Voer 75%		Under 25%	Demand/Supply	Shortage	In Balance	Over Supply	\$ (000)	(yrs)	2-4 Unit	0 %
	Stable	Slow	Marketing Time	Under 3 r	nths 🗙 3-6 mths	Over 6 mths	450 Lo	00	Multi-Family	0 %
Neighborhood Boundaries	North by Alar	meda Ave	., to the Sout	h by West	Jewell Ave., to the I	East by	900 ^{Hig}	00	Commercial	5 %
South Garrison St and	I to the West by	/ West Ala	meda Pkwy.				640 Pre	^{d.} 51	Other	0 %
Neighborhood Description	No adverse in	nfluences o	observed whi	ich would a	ffect marketability.	Subject is in a	market area	of averag	e quality, a	verage
to good condition prec	lominately singl	e family se	emi-custom d	wellings. C	lose proximity to a	Il convenience	S.			
Market Conditions (including suppo	rt for the above conclusion	ons)	In th	is area, and	d throughout the me	etro area, selle	rs typically p	ay 0-3 dis	count point	ts for
sales involving new lo	ans. Typical fin	nancing in t	this area invo	lves new F	HA,VA or Conventi	onal financing	, or loan ass	umptions.	Overall m	arket
conditions approximat	ely 30-180 days	s.The subje	ect market ar	ea is consid	dered to be stable v	vithin the Denv	/er Metro ma	arket.		
Dimensions 9900 Per C	ounty Records		Area	9900 sf	Sha	pe Rectangula	ar	View N;	;Res;	
Specific Zoning Classification	R-1		Zonin	ng Description	Single Family Re	u		· · · · · · · · · · · · · · · · · · ·		
Zoning Compliance 🛛 🗙 Leg		nforming (Grandf	fathered Use)	No Zo						
Is the highest and best use of subje	ct property as improved	(or as proposed	per plans and specific	cations) the preser	nt use?	×	Yes No	If No, descr	ibe	
Utilities Public Othe	r (describe)		Р	Public Other (describe)	Off-site Improve	ements – Type		Public	Private
-	r (describe)	V			(describe)	01				Private
	r (describe)		Water		describe)	Street Asp	halt		Public	Private
Electricity]	5	Water			Street Asp	halt	FEMA Map Da		Private
Gas]] Yes	S No FEI	Nater Sanitary Sewer			Street Asp Alley Nor	halt	FEMA Map Da		
Electricity Image: Constraint of the second secon	Yes ments typical for the mar	E No FEI ket area?	Nater Sanitary Sewer MA Flood Zone	X C	FEMA Map # 08 No If No, describe	Street Asp Alley Nor	halt			
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Gas Gas FEMA Special Flood Hazard Area Are the utilities and off-site improve Are there any adverse site condition	Yes Yes ments typical for the mar s or external factors (eas	Ket area?	Water Sanitary Sewer MA Flood Zone :hments, environment	X C	FEMA Map # 08 No If No, describe J uses, etc.)?	Street Asp Alley Nor 059C0303G	phalt ne	· · ·	ate 08/02	
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Freddie Mac Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report

54650

			Exterio	or-Oni	ly In	spection Res	Ider	ntial A	Apprai	isal I	Report		File #	54650 34474			
There are 3 comparable	proper	rties currently of	ffered for	r sale	in ti	he subject neighbo	orhood	rangin	g in p	price	from \$	550,000		to \$		5,000	
There are 5 comparable	sales	in the subject	neighborh			he past twelve m	onths	ranging				\$ 550,00	0			775,00	
FEATURE		SUBJECT				LE SALE # 1					.e sale #	2				LE SALE :	# 3
Address 10450 W Virginia				S Ward		,			S Kline					6 Miller			
Lakewood, CO 8 Proximity to Subject	0226			vood, C		0228			/ood, (0232			wood,		0226	
Sale Price	\$		1.03 n	niles S	SVV	\$ 675,0	-	0.84 n	niles S	5	\$	640,000	0.53	miles S	5	\$	605.000
Sale Price/Gross Liv. Area	\$	107.37 sq.ft.	\$ 3	08.64	sa.ft.	• 075,0	_	\$ 3	78.25	sa.ft.	Ψ	640,000	s ,	350.14	sa.ft.	Ψ.	625,000
Data Source(s)	Ť	107.37)2;DOM 13		0	31454		OM 4			453546		OM 2	
Verification Source(s)						or/Metrolist	_				or/Metro	olist		rsonAs			rolist
VALUE ADJUSTMENTS		DESCRIPTION	DES	SCRIPTION		+ (-) \$ Adjustmen			SCRIPTION			Adjustment		SCRIPTIO			\$ Adjustment
Sales or Financing			ArmLt	h				ArmLt	h				ArmL	.th			
Concessions			Conv;					Conv;				0	-	;3468			
Date of Sale/Time Location				3;c05/2	23				3;c05/2	23				23;c03/	23		
Leasehold/Fee Simple	N;R		N;Res	,				A;Bsy	,			+6,400		,			
Site	990	Simple	Fee S 11628					<u>Fee S</u> 13939				0	1146	Simple 2 of			(
View	N;R		N;Res					N;Res				0	N;Re				
Design (Style)				., Split-Le [,]	evel				., Split-Le	evel				split-L	evel		
Quality of Construction	Q4		Q4	•				Q4					Q4				
Actual Age	51		53				0 (0	47				(
Condition	C3		C3		.			C3	. T				C3				
Above Grade Room Count	Total	Bdrms. Baths			Baths					Baths			Total	Bdrms.	Baths		
Gross Living Area	6	3 3.0 1,984 sq.ft.	7		2.1 sq.ft.	+3,(6	3 1,692	2.1 sq.ft.		+3,000 +18,980	6	3 1,785	2.0 sq.ft.		+6,000
Basement & Finished	0sf	1, 304 ^{04.11.}		2,187 716sfin		-13,*)12 (1,092	-416		+10,900	411st	,			+12,93
Rooms Below Grade	331			0.0ba0		-8,5							113				-2,07
Functional Utility	Ave	rage	Avera					Avera	ge				Avera	age			
Heating/Cooling	Fau	/Gas/Cac	Fau/G	as/Cad	с			Fau/G	as/Ca	c/Af		-2,000	Fau/0	Gas/Ec	;		+1,500
Energy Efficient Items	Dua	I Pane Wind	Dual F	Pane W	Vind			Dual F	Pane V	Vind			Dual	Pane	Wind		
Garage/Carport		2dw	2gbi2c					2gd2d				0	2gbi2				
Porch/Patio/Deck		ch/Deck	Porch/				_	Porch						<u>h/Enclo</u>	l,De		-4,500
Fireplace		replace	1-Fire	-			_	1-Fire		10.07		40.000		eplace			40.75
Amenities/Options FenceLandscape		Updates cLandscape		pdates andsca					Jpdats, andsc			-19,200		Update Landso			-18,750
Adjusted Sale Price	I en	cLanuscape		+ 🗙		\$ -23,7		X		ape] -	\$	7,180			ζ ζ	\$	-5,692
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Freddie Mac Form 2055 March 2005

File #

"The intended user of this appraisal report is the Lender/Client. The intended use is to evaluate the property that is the subject of this appr for a mortgage finance transaction, subject to the stated Scope of Work, Purpose of the appraisal, reporting requirements of this appraisal form, and Definition of Market Value". No additional Intended Users are identified by the appraiser.	
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There was no visual inspection of the crawl or scuttle area.	
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The cost approach has only been developed by the appraiser as an analysis to support their opinion of the property's market value. Use thi data, in whole or part, for other purposes is not intended by the appraiser. Nothing set forth in the appraisal should be relied upon for the pu	
of determining the amount or type of insurance coverage to be placed on the subject property. The appraiser assumes no liability for and do	
not guarantee that any insurable value estimate inferred from this report will result in the subject property being fully insured for any loss that	
be sustained. Further, the cost approach may not be a reliable indication of replacement or reproduction cost for any date other than the eff	fective
date of this appraisal due to changing costs of labor and materials and due to changing building codes and governmental regulations and	
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Freddie Mac Form 2055 March 2005

ADDITIONAL COMMENTS

COST APPROACH

INCOME

PUD INFORMATION

File #

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum:: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.

4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the prosence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as a newformental assessment of the property.

5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report. I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgage or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER George A. Baumbach	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Story Q. Ballmorach	Signature
Name George A. Baumbach	Name
Company Name Precision Appraisal	Company Name
Company Address 6562 South Xenophon St.	Company Address
Littleton, CO 80127	
Telephone Number 303-932-9914	Telephone Number
Email Address george@thebaumbachs.com	Email Address
Date of Signature and Report 08/07/2023	Date of Signature
Effective Date of Appraisal 08/07/2023	State Certification #
State Certification # CR1319243	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State CO	
Expiration Date of Certification or License <u>12/31/2023</u>	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property
10450 W Virginia Ave	Did inspect exterior of subject property from street
Lakewood, CO 80226	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 640.000	
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc.	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd, Suite 100	Date of Inspection
Redondo Beach, CA 90278	·····
Email Address	

Freddie Mac Form 2055 March 2005

			Supplementa	Addend	um	File No. 34474	581	
Borrower	Catamount Properties 2018 LLC/Laird,	Connie						
Property Address	10450 W Virginia Ave							
City	Lakewood	County	Jefferson	State	CO	Zip Code	80226	
Lender/Client	Wedgewood Inc.							

Market Area: The subject is located in an established market area consisting of average quality single family dwellings known as Glennon Heights. The market area consists of 2 story, split-level and ranch style homes built in the 1960's to the 1970's. Room additions and remodeling is common in this area.

The subject is located in Lakewood bordered to the North by Alameda Ave., to the South by West Jewell Ave., to the East by South Garrison St and to the West by West Alameda Pkwy. All support facilities are located within a reasonable distance.

Site: The subject is a mostly level interior lot. Drainage appears adequate.

Improvements: From the visual exterior inspection and data contained in the MLS and Jefferson Assessor. The subject has new exterior paint and newer insulated windows. The appraiser reserves the right to revise any information that is found to be incorrect that would affect the overall marketability and value. This report is based on an assumption that the information is correct. The subject is subject to a structural inspection report for the foundation issues.

Comparable Sales: All of the sales used are from the same market area and are considered to be similar in size, style, quality and market appeal. All of the sales used are recent and require no market change adjustments. All adjustments were based on market extraction, not actual cost figures. These are the best sales in the market area to bracket the subject's property characteristics. An upward adjustment was made on sale 2 for location being inferior to the subject due to backing to a main arterial street which procures added street noise, subject is an interior location. No adjustment was made on all sales for difference in lot sizes due to overall similar utility to the subject and no support from the market. There was no market support for an adjustment for bedroom count difference on sale 1. An across the board positive adjustment was made on all sales for not having 3 full bathrooms. There were no sales at this time with 3 full bathrooms, however, it is common within the subject market area to have 3 full bathrooms. A downward adjustment was made on sale 2 and 3 for having updated kitchens including on both new cabinets, countertops, plumbing fixtures and appliances.

Overall all three sales required a limited degree of adjustments in arriving at the final estimate of value, most weight was placed on sale 1 for being most like the subject with equal placed on sale 2 and 3. Sale 1 has the least amount of net adjustments.

The final estimate is within the value range for the market area based on the overall condition and degree of updating, homes in this area with similar updating are selling for much less and is within the average market exposure time for the market area which is 30-180 days overall.

All adjustments for differences in physical characteristic were based on market extraction not actual cost figures.

No personal property was included in this report, only real property.

I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

As of this date, George A.Baumbach has completed all the requirements for Continuing Education and am a Certified Residential Appraiser #CR1319243. Under HB the appraiser was engaged by Clear Capital AMC#200000232 and paid a fee of \$220.00

			Supplemen	ital Addendu	n File	No. 34474	581	
Borrower	Catamount Properties 2018 LLC/Laird	I, Connie						
Property Address	10450 W Virginia Ave							
City	Lakewood	County	Jefferson	State (0	Zip Code	80226	
Lender/Client	Wedgewood Inc							

My comparable search criteria consists of properties that are between 1,500 to 2,400 square feet, and which sold within the past 12 months, and are located within a 1 mile radius of the subject property. My comparable search did not include any sales price or value parameters.

All search documentation has been provided for this report under MLS legal restrictions. This is based on an exterior inspection only.

I acknowledge the photo requirements, and attest that I provided original photos for the following:

- 1) Subject front, streets
- 2) Physical deterioration, recent updates, remodeling, renovation and all characteristics affecting the value based on data, and exterior inspection
- 3) Each of the gridded comparables and aerial photo

The bedrooms and baths listed are consistent with what is reported in the appraisal report. All patio's and porches are included to be either open, covered or enclosed and include their dimensions and dining area, newer plumbing fixtures in all bathrooms, basement finish includes a rec. room, bedroom and bath, Cac.

The bedrooms and baths listed are consistent with what is reported in the appraisal report. All patio's and porches are included to be either open, covered or enclosed.

Highest and best use

The subject is a legally permissible use based on its current zoning. Also, the lot size, shape and land-to-building ratio allow the present structure and indicate a good utilization of the improvements. Based on current market conditions, the existing structure as a single family residence is its financially feasible and maximally productive use. The highest and best use, as if vacant, would be to construct a single family residence.

Mar	ket Conditions Ad	dendum	to the Ap	praisal Report		File No.	54650		
The purpose of this addendum is to provide the lender/client with a c			-	•		File NO.	34474581		
neighborhood. This is a required addendum for all appraisal reports w	vith an effective date on or after A	April 1, 2009.							
Property Address 10450 W Virginia Ave		Cit	^y Lakewoo	d	Sta	ate CO	ZIP Code 80	226	
Borrower Catamount Properties 2018 LLC	/Laird, Connie								
Instructions: The appraiser must use the information required on this									
housing trends and overall market conditions as reported in the Neigh					t				
it is available and reliable and must provide analysis as indicated belo									
explanation. It is recognized that not all data sources will be able to p in the analysis. If data sources provide the required information as an									
average. Sales and listings must be properties that compete with the									
subject property. The appraiser must explain any anomalies in the dat									
Inventory Analysis	Prior 7–12 Months		6 Months	Current – 3 Months			Overall Trend		
Total # of Comparable Sales (Settled)	0		2	3		Increasing	Stable		Declining
Absorption Rate (Total Sales/Months)	0.17	0	.67	1.00	X	Increasing	Stable		Declining
Total # of Comparable Active Listings	0		0	3		Declining	Stable	X	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0		0	3.0		Declining	X Stable	X	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4-	6 Months	Current – 3 Months			Overall Trend		
Median Comparable Sale Price	600,000	720	,000	680,000		Increasing	Stable		Declining
Median Comparable Sales Days on Market	10		12	8	M	Declining	Stable		Increasing
Median Comparable List Price	600,500		,000	682,000	Ц	Increasing	Stable		Declining
Median Comparable Listings Days on Market Median Sale Price as % of List Price	0		3	5	Щ	Declining	Stable		Increasing
Seller-(developer, builder, etc.)paid financial assistance prevalent?	O Yes	No No	0	.99	屵	Increasing Declining	Stable Stable	╞	Declining
Explain in detail the seller concessions trends for the past 12 months			5%, increasing u	se of buydowns, closing costs, cond	[∟] 0	Soomiliy			Intereasing
fees, options, etc.). Seller concessions are						is to bo of	ahle over th	io nri	ior 12
months. THE APPRAISER NOTES THE II									
appraiser reserves the right to correct any									
homes that have been purchased on "as is			-						
						loreacing		u.uo	
Are foreclosure sales (REO sales) a factor in the market?	Yes 🗌 No	lf yes, e	kplain (including t	he trends in listings and sales of fore	close	d properties).			
Minimum foreclosures and short sales are	in subject market are	ea. The m	arket appe	ears to have stabilized i	in th	e Denver	Metro mar	ket a	irea at
this time.									
Cite data sources for above information. Inform	ation obtained from	the Denv	er MLS sys	stem and a review of co	omp	arable list	ings and sa	les ir	n the
subject's market area.									
Summarize the above information as support for your conclusions in	the Neighborhood section of the	annraical renor	t form. If you use	d any additional information, such as					
an analysis of pending sales and/or expired and withdrawn listings, to					•				
					r tir	no oxcont	for the curr	onthy	
ACTIVE LISTINGS: The available informat available active listings. Discussions with									
contract, expired and withdrawn listings we									s"
prior to those that are now actively listed)									•
representative of "marketing time"(homes t									е
Days-on-market"(DOM) for this market seg									
AVERAGE VS. MEDIAN: the date availabl	e from this market ar	rea does	not offer "n	nedian" figure, a range	of \	alue has l	been "avera	ige" י	which
has been used in this analysis.(IDENTIFY	WHICH FIELDS). In	order to	better app	roximate a "median" fig	ure	, a range o	of value has	bee	n
used is inclusive of properties felt to be cor		excludes	potential ou			average.			
If the subject is a unit in a condominium or cooperative project, complete the project of the subject is a unit in a condominium or cooperative project of the subject is a unit in a condominium or cooperative project of the subject is a unit in a condominium or cooperative project of the subject is a unit in a condominium or cooperative project of the subject is a unit in a condominium or cooperative project of the subject is a unit in a condominium or cooperative project of the subject is a unit in a condominium or cooperative project of the subject is a unit in a condominium or cooperative project of the subject is a unit in a condominium or cooperative project of the subject is a unit in a condominium or cooperative project of the subject is a unit in a condominium or cooperative project of the subject is a unit in a condominium or cooperative project of the subject is a unit in a condominium or cooperative project of the subject is a unit in a condominium or cooperative project of the subject is a unit in a condominium or cooperative project of the subject is a unit in a condominium or cooperative project of the subject is a unit in a condominium or cooperative project of the subject is a unit in a condominium or cooperative project of the subject is a unit in a condominium or cooperative project of the subject is a unit in a condominium or cooperative project of the subject is a unit in a condominium or cooperative project of the subject is a unit in a condominium or cooperative project of the subject is a unit in a condominium or cooperative project is a unit in a condominium or cooperative project is a unit in a condominium or cooperative project is a unit in a condominium or cooperative project is a unit in a condominium or cooperative project is a unit in a condominium or cooperative project is a unit in a condominium or cooperative project is a unit in a condominium or cooperative project is a unit in a condominium or cooperative project is a unit in a condominium or cooperative project is a unit in a		Delay 4	0 Marsha	Project Name): 		0		
Subject Project Data Total # of Comparable Sales (Settled)	Prior 7–12 Months	Prior 4-	6 Months	Current – 3 Months		Increacing	Overall Trend		Dealining
Absorption Rate (Total Sales/Months)					닏	Increasing	Stable Stable	╞	Declining
Total # of Active Comparable Listings					H	Increasing Declining	Stable	╞	Declining Increasing
Months of Unit Supply (Total Listings/Ab.Rate)					H	Declining	Stable	1-	Increasing
Are foreclosure sales (REO sales) a factor in the project?	Yes No	If yes. in	dicate the numbe	r of REO listings and explain the tren	ds in	-			
foreclosed properties.		,, "							
Summarize the above trends and address the impact on the subject u	unit and project.								
			Signature						
Signature Jerry O. Aum Dach			Signature Supervisory Apr	raiser Name					
Appraiser Name George A. Baumbach			Supervisory App						
Appraiser Name George A. Baumbach Company Name Precision Appraisal	St. Littleton CO 904	27	Supervisory App Company Name						
Appraiser Name George A. Baumbach Company Name Precision Appraisal Company Address 6562 South Xenophon S		27	Supervisory App	SS			State		
Appraiser Name George A. Baumbach Company Name Precision Appraisal Company Address 6562 South Xenophon S	State CO	27	Supervisory App Company Name Company Addre	SS			State		

Freddie Mac Form 71 March 2009

Fannie Mae Form 1004MC March 2009

Subject Photo Page

Borrower	Catamount Properties 2018 LLC/Laird, Connie							
Property Address	10450 W Virginia Ave							
City	Lakewood	County	Jefferson	State	CO	Zip Code	80226	
Lender/Client	Wedgewood Inc.							



Subject Front

10450 W Virginia	Ave
Sales Price	
Gross Living Area	1,984
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	3.0
Location	N;Res;
View	N;Res;
Site	9900 sf
Quality	Q4
Age	51





Subject Street

Subject Street

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC/Laird, Connie							
Property Address	10450 W Virginia Ave							
City	Lakewood	County	Jefferson	State	CO	Zip Code	80226	
Lender/Client	Wedgewood Inc.							



Comparable 1

1335 S Ward Wa	У
Prox. to Subject	1.03 miles SW
Sale Price	675,000
Gross Living Area	2,187
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;
Site	11628 sf
Quality	Q4
Age	53



Comparable 2

1191 S Kline Way	/
Prox. to Subject	0.84 miles S
Sale Price	640,000
Gross Living Area	1,692
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.1
Location	A;BsyRd;
View	N;Res;
Site	13939 sf
Quality	Q4
Age	52

......



Comparable 3

932 S Miller St Prox. to Subject Sale Price Gross Living Area Total Rooms	0.53 miles S 625,000 1,785 6
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	11462 sf
Quality	Q4
Age	47

Borrower	Catamount Properties 201	8 LLC/Laird, Connie	File	No. 34474581
Property Address	10450 W Virginia Ave			
City	Lakewood	County Jeffers	son State CO	Zip Code 80226
Lender/Client	Wedgewood Inc.			

APPRAISAL AND REPORT IDENTIFICATION

This Report is <u>one</u> of the following types:

- Appraisal Report (A written report prepared under Standards Rule 2-2(a), pursuant to the Scope of Work, as disclosed elsewhere in this report.)
- Restricted (A written report prepared under Standards Rule 2-2(b), pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use by the specified client or intended user.)

Comments on Standards Rule 2-3

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.

- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.

- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.

- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the
- client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Comments on Appraisal and Report Identification

Note any USPAP related issues requiring disclosure and any State mandated requirements:

I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

APPRAISER:

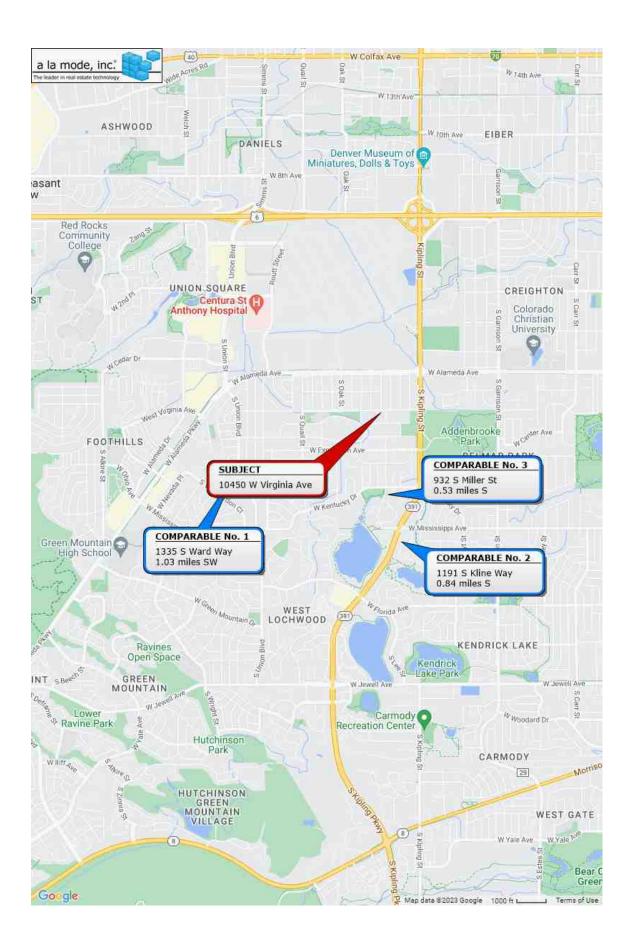
SUPERVISORY or CO-APPRAISER (if applicable):

Signature:	Signature: Name:
State Certification #: CR1319243	State Certification #:
or State License #:	or State License #:
State: CO Expiration Date of Certification or License: 12/31/2023	State: Expiration Date of Certification or License:
Date of Signature and Report: 08/07/2023	Date of Signature:
Effective Date of Appraisal: 08/07/2023	
Inspection of Subject: 🗌 None 🗌 Interior and Exterior 🗌 Exterior-Only	Inspection of Subject: 🗌 None 🗌 Interior and Exterior 🗌 Exterior-Only
Date of Inspection (if applicable): 08/07/2023	Date of Inspection (if applicable):

Form ID14E LT - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Location Map

Borrower	Catamount Properties 2018	8 LLC/Laird, Connie						
Property Address	10450 W Virginia Ave							
City	Lakewood	County	Jefferson	State	CO	Zip Code	80226	
Lender/Client	Wedgewood Inc.							



Aerial Map

Borrower	Catamount Properties 2018 L	LC/Laird, Connie						
Property Address	10450 W Virginia Ave							
City	Lakewood	County	Jefferson	State	СО	Zip Code	80226	
Lender/Client	Wedgewood Inc.							



License

George Baumbach CR1319243	
e	
State of Colorado Department of Regulatory Agencies Division of Real Estate	CO
Board of Real Estate Appraisers George Alexander Beumbach Certified Residential Appraiser	License #: CR1319243 Status: Active Expires: 12/31/2023
e information regarding this credential, visit http:	//dora.colorado.gov/dre
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8 - g	
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	ull 9
arm CONITE TOTAL Papersian activity by a la made inc. 1.000 At A	MODE
	State of Colorado Department of Regulatory Agencies Division of Real Estate Board of Real Estate Appraisers George Alexander Baumbach Certified Residential Appraiser Company of the contract